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Another insurance carrier adds “war exclusion” to policies as WWII looms

04/12/2024 // Ethan Huff // 1.4K Views



Tags: big government, biowar, chaos, chemical violence, Cincinnati Insurance Companies, Collapse, cyber attack, cyber war, finance riot, hazards exclusion, insanity, insurance, money supply, national security, nuclear war, panic, war exclusion, WWII



Policyholders with The Cincinnati Insurance Companies are **receiving notices** about coverage changes pertaining to the threat of full-scale war.

Dr. Ben Tapper (@DrBenTapper1) shared an image on X – *see below* – showing policy changes that "include a war exclusion."

"Your Commercial Inland Marine Coverage will include a Nuclear, Biological, Chemical and Radiological Hazards Exclusion," the notice further reads.

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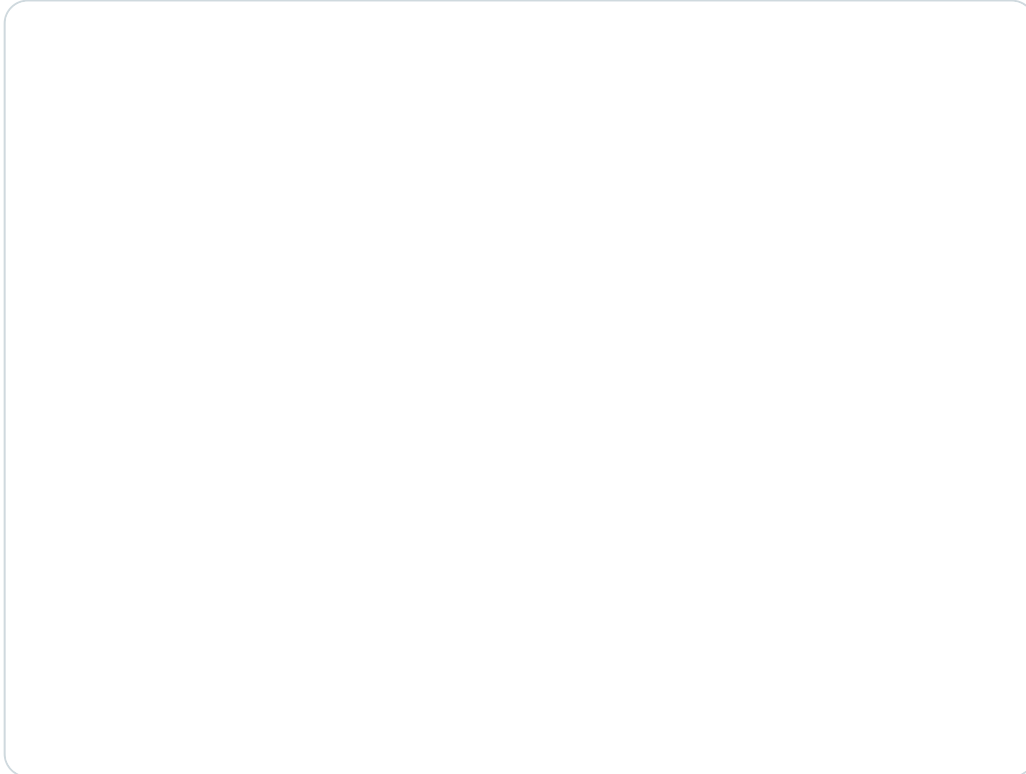
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Dr. Ben Tapper 

@DrBenTapper1 · [Follow](#)



My friend sent this to me and said he received it in the mail. Interesting... 



10:25 AM · Apr 7, 2024



2K



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(Related: Earlier this year, we [warned that](#) insurance companies were altering their policies to exclude coverage for injuries or sickness caused by war, rioting, insurrection.)

Is the insurance industry expecting World War III?

Though war exclusions are technically nothing new for insurance carriers, they do have ominous implications for what is soon expected. *Click For Cover*, now known as CFC.com, published [a piece](#) last year that explains why.

In the spring of 1937 when German bombs fell on Guernica, Spain, flattening 70 percent of the town's buildings in less than three hours, property insurers were completely unprepared because they were not expecting such a thing to happen.

"They soon realized it wouldn't take many Guernicas to wipe out the balance sheets," CFC says. "They responded by adding exclusions to policies for acts of war – a move reflected in contracts to this day."

CFC says that insurers "are moving to address war again" now that it is clear there are major developments taking place on the march towards World War III. CFC says cyber war specifically is at the forefront of the insurance industry's worries, but anything could happen.

Human knowledge is under attack! Governments and powerful corporations are using censorship to wipe out humanity's knowledge base about nutrition, herbs, self-reliance, natural immunity, food production, preparedness and much more. We are preserving human knowledge using AI technology while building the infrastructure of human freedom. Use our decentralized, blockchain-based, uncensorable free speech platform at Brighteon.io. Explore our free, downloadable generative AI tools at Brighteon.AI. Support our efforts to build the infrastructure of human freedom by shopping at HealthRangerStore.com, featuring lab-tested, certified organic, non-GMO foods and nutritional solutions.

"This time the concern is cyber war – specifically, attacks so catastrophic that they cripple a nation's ability to function," CFC says. "Lloyd's of London have mandated the exclusion of such scenarios from March 31st of this year. Some in the market are resisting the move."

"Insurance brokers are suspicious when new exclusions appear. And rightly so; they usually signal a reduction in cover for policyholders. They present problems for brokers when clients discover they don't have the cover they thought they did."

Back in the day, cyber war would have had no meaning since there were no computers. Today, the definition of war has greatly expanded to include a lot of things that policyholders need to know about because it could mean that they will not be covered once the "bombs," including cyber bombs, drop.

"Mainstream global security organisations now accept that modern war includes cyber-attacks," CFC explains. "Article 2 (4) of the United Nations Charter prohibits the threat or use of force by one state against another. This applies to nation state conduct in cyberspace."

"While armed attack is still considered the most serious use of force, cyber-attacks fall under this definition too. In 2019, NATO, the world's largest military alliance, confirmed this. Secretary General Jens Stoltenberg announced that a 'serious cyber-attack could trigger article 5,' a reference to the collective self-defence clause at the heart of NATO's founding treaty."

Simply put, there are a whole lot of events that are now considered to be "war" in the eyes of both the government and the insurance industry. By adding war exclusions to policies, many

policyholders will likely find themselves in a serious bind when they realize their assets are no longer covered.

"Imagine a company trying to pay out damages to infrastructure in Gaza right now," one commenter wrote about current events.

"Imagine offering coverage on nuclear damages," wrote another about how the insurance industry could never cover a nuclear attack and survive.

The latest news about the slow descent into another world war can be found at [WWIII.news](#).

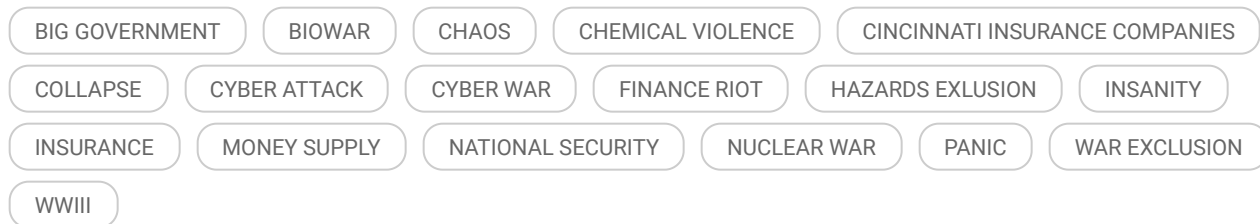
Sources for this article include:

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Mary Elizabeth Schipke

5 hours ago • edited

How about the doubling of insurance rates? This year I had to pay \$360 for a one year truck policy on my 1986 4x4 Toyota truck. I used to pay \$161 - no tickets, no accidents - perfect driving record. The living are forced to pay for the losses all the dead are causing.

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